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ER 62-1214
DD-1/62-0018

13 February 1963

MEMORANDUM FOR: Deputy Director/Support

ATTENTION : Director of Personnel

SUBJECT : GEHA Coverage of Psychiatric Treatment

1. I am advised that our present GEHA coverage of psychiatric treatment provides for payment of 50% of one treatment per week for each policyholder. I am advised that Group Hospitalization and Blue Cross provide for payment of 50% of all psychiatric treatment per week, a considerable difference if a patient is required to have two, three or four visits to a psychiatrist each week.

2. I would appreciate it if you would check on this and see if we cannot persuade Mutual of Omaha to match these other more liberal provisions.

15/
Lyman B. Kirkpatrick
Executive Director

19 Mar 63

STAT

I'm sorry but I find the chart of comparative benefits hopelessly incomplete for the uninformed layman. I am left with the following questions in trying to summarize coverages under the two plans:

Outpatient benefits

We specify that GEHA pays for non-psychiatric visits. Does this mean that GHI doesn't? Under GEHA, is there any requirement that the non-psychiatric visits relate to the psychiatric treatment or can they be in connection with any incident illness which might simultaneously be incurred?

If GHI pays for covered services and supplies (whatever they are) in the outpatient department of a hospital or outside of a hospital, under what circumstance don't they pay for covered services and supplies?

Does GHI not pay for lab, x-ray, etc?

Inpatient benefits

Does GHI pay no benefit unless the patient goes to a member hospital? (I think that they do pay something in non-psychiatric cases.) ~~XXXXXXXXXX~~ Don't they limit the patient to semi-private accommodations and he pays the difference if he wants or requires private accommodations? Do they pay for psychiatry in-hospital visits?

Does the 80% ~~max~~ major medical under GEHA go into effect for room and board (after the \$100 deductible) when the patient has used up his \$20 per day for 90 days? Isn't the surgery benefit inapplicable to psychiatric cases except in most unusual cases—doesn't it distract to include it here.

I think the chart would be easier for the uneducated to use if it listed the various coverages down one side of the page and then had a column headed GHI and one headed GEHA to state what is provided by each. ~~XXXXXXXXXX~~ This would make it clear without leaving the reader to speculate whether the coverages were similar but different descriptions or terms had been employed.

If it would be too much work to do the chart this way, please let me know and perhaps one of your experts can come brief me so I can put the information in usable form.

Thanks.

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**GROUP HOSPITALIZATION INC.
BLUE CROSS - BLUE SHIELD
OUTPATIENT**

Pays - 50% of charges (after \$100.00 Deductible) for covered services and supplies (including drugs and medicines) received in outpatient department of a hospital or outside of a hospital.
(NO LIMIT ON NUMBER OF VISITS)
to psychiatrist per yr.

INPATIENT - Hospitalized

LIMITED TO 30 DAYS IN ANY ONE YEAR

IN MEMBER HOSPITALS

PAY IN FULL FOR COVERED HOSPITAL SERVICES

**ASSOCIATION PLAN
MUTUAL OF OMAHA
OUTPATIENT**

Pays - 50% of covered expenses*, (after \$100.00 Deductible with services of a psychiatrist limited to 50 VISITS PER YR. AND A MAXIMUM PAYABLE OF \$15.00 PER VISIT.

* Prescription drugs & medicines

Visits to doctor (other than psychiatrist)

Doctors visits to house (other than psychiatrist)

Doctors services for lab, x-ray, etc.

If charge for each visit is \$5.00 or less, 100 visits a year are reimbursable.

INPATIENT - Hospitalized

UP TO \$20.00 PER DAY UP TO 90 DAYS

Other hospital expenses first \$202.50; plus 80% up to \$5000.00;
after \$202.50 up to \$500.00 for surgery.

Average daily charge for semi-private accommodations in non-member hospitals - up to \$12.00 per day room and board - 90% of other covered services.

ADMISSIONS TO HOSPITALS

For readmission - 90 day break between discharge & reentrance to hospital.

When all these extra benefits are exhausted, under Major Medical, 80% is paid after \$100.00 Deductible, up to maximum of \$20,000.

HOSPITALS

ANY HOSPITAL - ANYWHERE IN WORLD

ADMISSIONS TO HOSPITAL

One day return to work, then readmitted for another 90 days.



ROUTING AND RECORD SHEET

SUBJECT: (Optional)

FROM:

Director of Personnel

NO.

DATE

TO: (Officer designation, room number, and building)

DATE

OFFICER'S INITIALS

COMMENTS (Number each comment to show from whom to whom. Draw a line across column after each comment.)

1.

A-C/BSO 5B67 Hqs.

RECEIVED

FORWARDED

I think the attached calls for the following:

(1) Verification differences of coverage under Group Hospitalization and Blue Cross as compared to GEHA.

(2) CIA experience with respect to psychiatric cases requiring multiple weekly visits with psychiatrists.

(3) Verification that no obstacle to getting broader coverage from Mutual if CIA employees willing to pay costs thereof.

If you think it will take more than a few days to develop this information, please draft an interim reply to Mr. Kirkpatrick through the DD/S for my signature.

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15.

FORM 1 DEC 64

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